



**DATE:** July 21, 2005

**SUBJECT:** A.I. duPont Hospital (duPont Hospital) Negotiations

Blue Cross Blue Shield of Delaware (BCBSD) and the Nemours Foundation (Nemours), which is negotiating on behalf of Alfred I. duPont Hospital for Children (duPont Hospital) and the affiliated Nemours Physicians group, are currently in contract negotiations. In the event that the parties involved are unable to negotiate a new contract prior to the termination date on August 28, 2005, BCBSD has prepared the following *Q&A* to provide you with helpful information about the impact this change could have on you and your family.

**Q:** Is it likely that Blue Cross Blue Shield of Delaware (BCBSD) will reach an agreement with Nemours prior to the August 28 termination date?

**A:** BCBSD is committed to working with representatives from Nemours to negotiate a new contract that is fair to the hospital and affiliated physicians, as well as to our employer groups and members.

**Q:** If BCBSD and Nemours do not reach an agreement by August 28, will negotiations continue?

**A:** Yes, it is BCBSD's intent to negotiate toward a new contract up to and after the August 28 termination date.

**Q:** Can my child still receive care at duPont Hospital before August 28?

**A:** At this time, duPont Hospital and its affiliated physicians remain in our network through August 27, 2005. In the event that we are unable to come to an agreement with Nemours by August 28, we have developed contingency plans and will communicate this information to affected members.

**Q:** What options will I have if duPont Hospital and the Nemours Physicians do not accept BCBSD insurance? What other hospitals will my child be able to use?

**A:** This will not change your ability to seek emergency medical care after August 28 from either duPont Hospital or a Nemours physician when appropriate. In the case of an emergency, we recommend that you proceed to the nearest emergency provider.

BCBSD is committed to ensuring that your child continues to receive high quality care for his/her specific needs. In most instances involving children who were receiving non-routine pediatric care at duPont Hospital, our medical management department will be authorizing requests to use facilities in the nationwide Blue Cross Blue Shield network, including access to other highly respected facilities, such as The Children's Hospital of Philadelphia (CHOP) or Johns Hopkins Hospital. Benefits will be applied at your in-network level.

BCBSD members will continue to have access to the pediatric services presently available at other hospitals in our network including: Christiana Care, Nanticoke Memorial Hospital, Beebe Medical Center, Bayhealth Medical Center, Union Hospital of Cecil County and Peninsula

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Regional Medical Center. Additionally, those BCBSD members with PPO, EPO or Indemnity coverage will have access to the national BlueCard® network, which has more than 600,000 doctors and over 5,000 hospitals nationwide, and includes highly respected children's hospitals throughout the region and country.

If duPont Hospital and its affiliated physicians are no longer part of the BCBSD network, out-of-network benefits would apply to those members who continue to use their services except as authorized or in an emergency. Some BCBSD plans may not cover out-of-network services, with these same exceptions. Please review your benefits materials or contact Customer Service to verify your plan details.

**Q: If my child has a Nemours-affiliated pediatrician, will we have to change physicians?**

**A:** If your child's pediatrician is in the Nemours Physicians group, it is recommended that you begin looking for a new pediatrician or family physician who participates in the BCBSD network so that you can continue receiving care at the lowest out-of-pocket cost to you. All of the doctors in our network are credentialed by a BCBSD committee, which includes a local pediatrician. Additionally, these doctors are held to high levels of performance to ensure that the care you receive is consistent with national standards.

**Q: Will my child be allowed to continue to see pediatric specialists employed by Nemours?**

**A:** When appropriate, you may be given up to four months to continue to see your current doctor(s) while you make arrangements to transition your child's care to a specialist who is in the BCBSD network.

Arrangements have been made for BCBSD patients to be seen by pediatric specialists at The Children's Hospital of Philadelphia, as well as Crozer-Chester Medical Center and Johns Hopkins Hospital, to name a few of the many well-respected pediatric facilities in the region. If needed care is otherwise unavailable, we will authorize continuing care with your current doctor.

**Q: What should I do if my child has elective surgery scheduled at duPont Hospital for a date on or after August 28, 2005?**

**A:** You should ask your Nemours-affiliated doctor to refer you to another BCBSD network facility. You will need to obtain an authorization for the service. If the service is authorized, no charge will be incurred (other than applicable copayments, deductibles or coinsurance). If you elect to have the surgery performed by a Nemours physician without our authorization, you will be responsible for out-of-network charges.

**Q: How can I get additional information or updates on the situation?**

**A:** We are setting up a special page on **bcbsde.com** where members can get updated information, look for a new physician or check children's hospital rankings. The page can be found by clicking on *Nemours Contract Negotiation Status*.